

## **CLAIMS**

### **What is claimed is:**

1. A method for performing a transaction, the method comprising:

transporting user-specific data from a personal data device to an interface card having at least one inductor to write data, and  
presenting the interface card to a reader device, wherein the inductor automatically detects electromagnetic signals of the reader device and, in response, the at least one inductor is activated to transfer the user-specific data to the reader device.
2. The method of claim 1, wherein the at least one inductor includes a first sensing area and the presenting of the interface card is by placing the first sensing area within a distance from the reader device to allow the first sensing area to detect the electromagnetic signals.
3. The method of claim 2, wherein the inductor includes a second sensing area to detect electromagnetic signals from the reader device and the method further includes placing the second sensing area within a distance from the reader device to allow the second sensing area to detect the electromagnetic signal and, in response, the at least one inductor is deactivated to stop the transferring of the user-specific data.

4. The method of claim 3, wherein the presenting of the interface card is by moving the interface card within a distance from the reader device to permit detection of the electromagnetic signals, and in a direction from the first sensing area and towards the second sensing area.
5. The method of claim 3, wherein the interface card erases the user-specific data in response to the second sensing area detecting the electromagnetic signals.
6. The method of claim 5, wherein the erasing is by removing power supplied to a memory unit on the interface card.
7. The method of claim 1, wherein the interface card includes at least two data tracks, each data track having one of the inductors.
8. The method of claim 1, wherein the at least one inductor includes a liquid or semi-liquid substance.
9. The method of claim 8, wherein the liquid or semi-liquid substance includes ferrous-magnetic particles.
10. The method of claim 1, further including the inductor supplying power to a power storage unit on the interface card.
11. The method of claim 1, wherein the user-specific data is selected from a plurality of user-specific data for more than one transaction type and only one transaction type of user-specific data is on the interface card at a time.

12. The method of claim 1, wherein the user-specific data is a first type, and the method further includes erasing the first type of user-specific data and loading a second type of user-specific data onto the interface card.
13. The method of claim 1, wherein the personal data device includes a portable telephone or personal digital assistant.
14. An interface card for transferring data, comprising:
- a) at least one inductor having at least a first sensing area to detect electromagnetic signals of a reader device, and
  - b) a processor to activate the inductor to transfer user-specific data for a particular transaction to the reader device, in response to the first sensing area detecting the electromagnetic signals.
15. The interface card of claim 14, wherein the inductor includes a second sensing area to detect electromagnetic signals from the reader device and the processor is further to deactivate the inductor when the second sensing area detects the electromagnetic signals.
16. The interface card of claim 14, further including includes at least two data tracks, each data track having one of the inductors.
17. The interface card of claim 14, further including a card-specific track.
18. The interface card of claim 14, wherein the inductor includes a liquid or semi-liquid substance.

19. The interface card of claim 14, further including at least one visual indicator to signify the validity or invalidity of user-specific transfer to the reader device.
20. A method for performing a transaction, the method comprising:
- transporting user-specific data for a particular transaction from a personal data device to an interface card, the interface card having a memory unit and at least one inductor to transfer the user-specific data;
- presenting the interface card to a reader device, wherein the inductor transfers the user-specific data to the reader device; and
- withdrawing the interface card from the reader device, wherein, after a period of time power supplied to the memory unit is removed to erase the user-specific data from the interface card.
21. The method of claim 20, wherein the at least one inductor includes a sensing area to detect electromagnetic signals from the reader device and the method further includes placing the sensing area within a distance from the reader device to detect electromagnetic signal of the reader device.
22. The method of claim 20, wherein the interface card erases the user-specific data after the sensing area detects the electromagnetic signals.
23. The method of claim 20, wherein the at least one inductor includes a liquid or semi-liquid substance.

24. An interface card for transferring data, comprising:
- a) a power storage unit for holding power to operate the interface card;
  - b) a data area to carry user-specific data for a particular transaction, the data area having at least one inductor to write data and to supply power to the power storage unit; and
  - c) a processor to activate the inductor to transfer the user-specific data to the reader device.
25. The interface card of claim 24, wherein the at least one inductor includes a first sensing area to detect the electromagnetic signals.
26. The interface card of claim 25, wherein the data area includes a second end having a second sensor to detect electromagnetic signals from the reader device and the processor is further to deactivate the at least one inductor when the second sensor detects the electromagnetic signals.
27. An interface card for transferring data, comprising:
- a) a memory unit to carry user-specific data for a particular transaction;
  - b) a memory power supply unit for holding power to operate the memory unit;
  - c) a data area having at least one inductor to write data; and

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- d) a processor to activate the inductor to transfer the user-specific data to a reader device.
28. The interface card of claim 27, wherein the at least one inductor includes at least one sensing area to detect electromagnetic signals of the reader device.
29. The interface card of claim 28, wherein the memory power depleted of power after the sensing area detects the electromagnetic signals of the reader device.
30. The interface card of claim 29, further including a data interface to receive user-specific data and wherein the power of the memory power is restored when the data interface receives user-specific data.
31. The interface card of claim 27, wherein the inductor includes a liquid or semi-liquid substance.
32. A method for performing a transaction, the method comprising:  
transporting user-specific data for one transaction type from a personal data device to an interface card having at least one inductor to write data and to supply power to the interface card and a memory unit to carry the user specific data;  
presenting the interface card to a reader device, wherein the inductor automatically detects electromagnetic signals of the reader device and, in response, the at least one inductor is activated to transfer the user-specific data to the reader device; and

withdrawing the interface card from the reader device, wherein, after a period of time power supplied to the memory unit is removed to erase the user-specific data from the interface card.

33. The method of claim 32, wherein the at least one inductor includes a first sensing area and the presenting of the interface card is by placing the first sensing area within a distance from the reader device to allow the first sensing area to detect the electromagnetic signals.
34. The method of claim 33, wherein the at least one inductor includes a second sensing area to detect electromagnetic signals from the reader device and the method further includes placing the second sensing area within a distance from the reader device to allow the second sensing area to detect the electromagnetic signal and, in response, the at least one inductor is deactivated to stop the transferring of the user-specific data.
35. The method of claim 34, wherein the presenting of the interface card is by moving the interface card within a distance from the reader device to permit detection of the electromagnetic signals, and in a direction from the first sensing area and towards the second sensing area.
36. The method of claim 32, wherein the erasing is by removing power supplied to a memory unit on the interface card.
37. The method of claim 32, wherein the interface card includes at least two data tracks, each data track having one of the inductors.

- ~~38~~ ~~39.~~ The method of claim 32, wherein the at least one inductor includes a liquid or semi-liquid substance.
- ~~39~~ ~~40.~~ The method of claim 32, wherein the user-specific data is selected from a plurality of user-specific data for more than one transaction type and only one transaction type of user-specific data is on the interface card at a time.
- ~~40~~ ~~41.~~ The method of claim 32, wherein the user-specific data is a first type, and the method further includes erasing the first type of user-specific data and loading a second type of user-specific data onto the interface card.
- ~~41~~ ~~42.~~ The method of claim 32, wherein the personal data device includes a portable telephone or personal digital assistant.